

## Automated Claim Processing and Attorney Referral and Selection

### Abstract of the Disclosure

A computer-based method and system for managing insurance claims enables a claimant  
5 (with or without an attorney) and an insurance carrier to initiate, document, value, and negotiate  
an insurance claim in a timely manner while minimizing expense associated therewith. The  
claimant accesses the system over a network and is guided systematically from claim initiation to  
claim resolution. The claimant is provided with information on the credibility of the insurance  
claim and easy to use tools to help determine the value of the insurance claim. Additionally, the  
10 claimant is provided with an option to “auction” the insurance claim to an attorney in the event  
negotiations between the claimant and the insurance carrier do not lead to a settlement.

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